

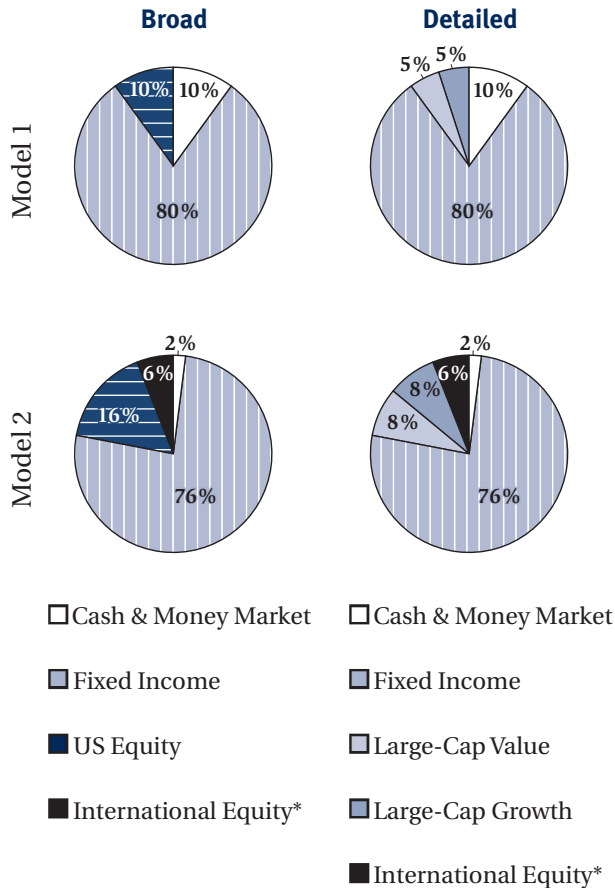
# Investment Objective: Income

Custom Portfolio Planning®

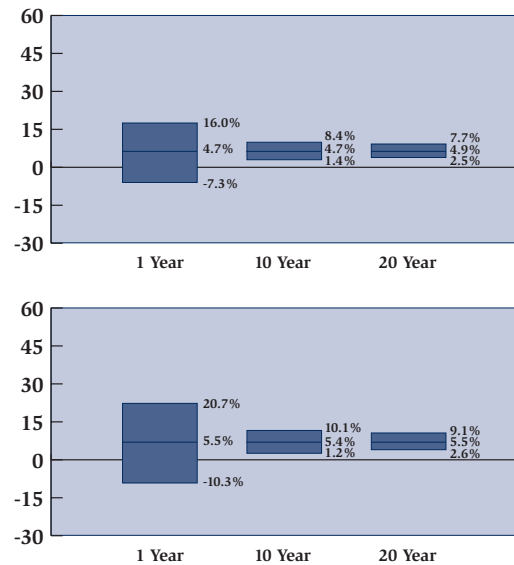
## THESE ASSET ALLOCATION MODELS ARE FOR INVESTORS WHO:

- Seek a combination of moderate growth potential and current income.
- Desire a portfolio with a lower level of risk.
- Are willing to accept a small amount of risk associated with changing market environments.

## ASSET ALLOCATION SUMMARY



## PROJECTED RANGE OF ANNUAL RETURNS



The ranges of return percentages illustrated are estimates based on projected return and risk for the detailed hypothetical asset allocation models using the benchmark asset mix.

*\* International investing involves risks not typically associated with U.S. investing, including currency fluctuation, foreign taxation, political instability and different accounting standards.*

*An investment in a money market fund is not insured or guaranteed by any government agency. It is possible to lose money by investing in the funds.*

*These asset allocation models represent possible allocations based on responses to questions regarding personal circumstances, financial goals and individual risk tolerance. Asset allocation is only one of the pieces having varying degrees of importance in the overall performance of an investment vehicle. Past performance is never a guarantee of future results. Thus, there is no guarantee or assurances that the portfolio you choose will produce the same results as any of the portfolio asset allocation models illustrated.*

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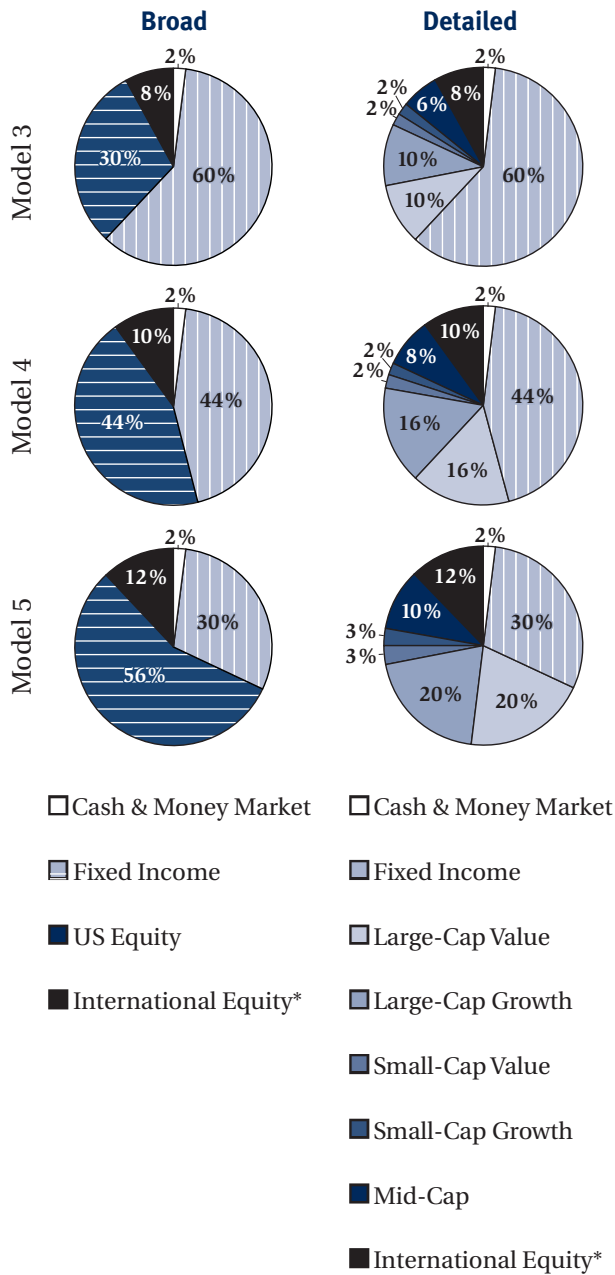
# Investment Objective: Balanced

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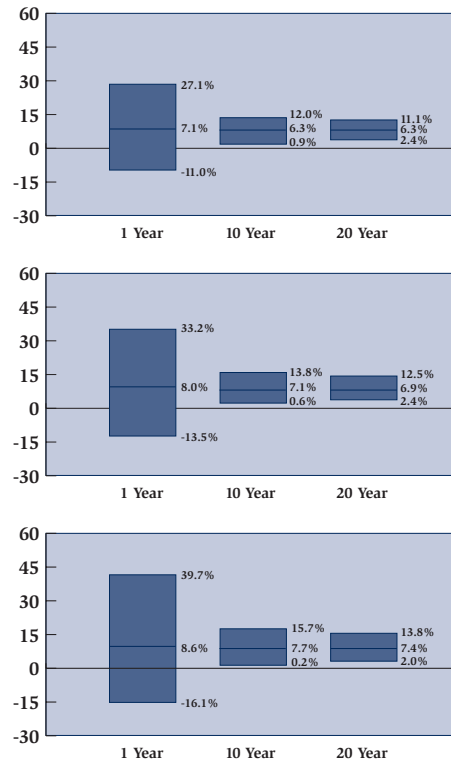
## THESE ASSET ALLOCATION MODELS ARE FOR INVESTORS WHO:

- Seek a combination of moderate growth potential and current income.
- Can tolerate moderate levels of short-term losses.
- Do not depend on this portfolio to fulfill short-term cash requirements.

## ASSET ALLOCATION SUMMARY



## PROJECTED RANGE OF ANNUAL RETURNS



The ranges of return percentages illustrated are estimates based on projected return and risk for the detailed hypothetical asset allocation models using the benchmark asset mix.

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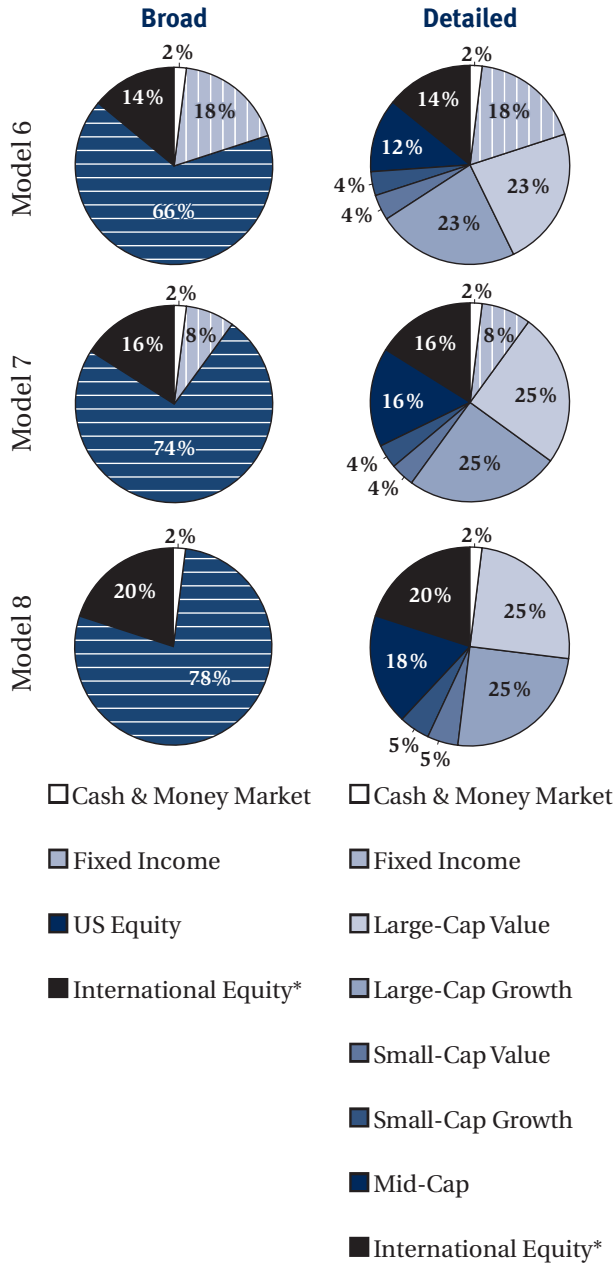
# Investment Objective: Growth

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## THESE ASSET ALLOCATION MODELS ARE FOR INVESTORS WHO:

- Have an extended investment horizon and want to maximize capital growth.
- Are willing to accept high levels of risk to take advantage of economic and market trends.
- Seek to maximize the long-term growth potential of their investment portfolio.

## ASSET ALLOCATION SUMMARY



## PROJECTED RANGE OF ANNUAL RETURNS



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